



HEALTH MATTERS



A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

December 31 Balance	(\$586,107)		Dec 31, 2014 Balance	(\$586,107)
Total Revenues	\$900,127		January Revenues	\$900,127
Employer Premiums	751,244		January Expenses	(\$1,337,256)
Employee Premiums	139,799		Jan 31, 2015 Balance	(\$1,023,236)
Other Revenues	9,084			
Total Expenses	(\$1,337,256)		YTD Gain/(Loss)	(\$437,129)
Week 1 Claims	164,088			
Week 2 Claims	313,228			
Week 3 Claims	438,781			
Week 4 Claims	267,291			
Clinic Expenses	62,826			
Wellness Expenses	7,189			
Fixed Costs—Premiums	65,480			
Fixed Costs--Fees	18,373			
Monthly Gain/(Loss)	(\$437,129)			
January 31 Balance	(\$1,023,236)			

January was a rough month, but February is shaping up to be better. We will be watching the fund balance carefully over the next few months in anticipation of a steady recovery.

Taking Care of Your Health Plan

The City's Health Plan is your health plan, and each of us can take steps to help improve the fund balance. Following a few simple suggestions can have a positive impact not only in our out-of-pocket medical expenses, but also in the amount paid by the Plan. This will, in turn, lead to a healthier bottom line for everyone.

- It is to your advantage and the Plan's advantage to always use providers and facilities in the Anthem network. Anthem is a very large network and by using the Find A Doctor tool on their website, you will more than likely find a provider that meets your needs.
- Except in the case of an emergency, it is your responsibility to make sure your providers are in the Anthem network - including, but not limited to, doctors, surgeons and facilities. Don't assume an in-network doctor always works at an in-network facility. Always check out doctors AND facilities on the Anthem site. Just because a doctor refers you to a certain facility doesn't necessarily mean you have to use that facility. Remember - If you use an in-network doctor but the service is performed at an out-of-network facility, you (and the Plan) will be responsible for the higher costs of the out-of-network facility.

- Another great tool on the Anthem website is Estimate Your Cost. This allows you to research costs for medical services within a certain radius. Prices can vary drastically for the same service - For example, a routine screening colonoscopy can range from \$800 to over \$5,000, depending on the facility. You can also research health care providers based upon quality of service and customer reviews. Take a few minutes to look around the Anthem website and get comfortable with these tools. That way, should you ever need to look for a particular medical service, the process will be easier.
- Keep in mind - Even if you have reached your out-of-pocket maximum for any given year, it is still a great idea to research costs of medical services and choose the best quality at the lowest cost. This helps the Plan's fund balance, which ultimately helps everyone on the Plan.
- Utilize the Primary Plus Employee Health Center as much as possible. It is open to everyone on the City's Health Plan, including dependents, and all services and medications are free to covered employees. Approximately 91% of our employee population has visited the Health Center at least once since it opened. This is a spectacular statistic, and we would like to see the trend continue. Dr. Fagan and his staff are ready and willing to treat sickness or injury, help with chronic conditions or simply assist in establishing a wellness plan. Hours of operation and contact information are shown at the bottom of this newsletter.

Avoid Having Claims Denied

Some of you have received letters from Anthem asking for information on other insurance for your covered dependents. Until you provide this information either by phone or on the Anthem website, future claims for your dependents will be denied. Anthem's procedure is to pay the first claim for a dependent, then hold all other claims until the requested information is received.

So, take a moment now to provide this information to Anthem. You can do this by logging on to your Anthem account, scroll down to "Resources" and click "Update Other Insurance". If the information you see is not correct, update it accordingly.

Primary Plus Employee Health Center

REMINDER - If you use the online option to schedule an appointment due to sickness, please make sure you schedule the appointment with Dr. Fagan rather than one of the nurses. The nurses can draw blood, but they cannot diagnose or treat illnesses. Due to a constant and full schedule, you will very likely be turned away if you attempt a walk-in visit. Therefore, since same-day appointments are often available, please be courteous to both the Health Center staff and your fellow employees and schedule ahead.

Hours

Monday	8 AM - 1 PM
Tuesday	1 PM - 7 PM
Wednesday	8 AM - 1 PM
Thursday	1 PM - 5 PM
Friday	8 AM - 1 PM

Address

1402 Chase Court, Suite 110, Carmel

Online Appointment Scheduling

www.carmel.in.gov under Human Resources tab

Telephone

317-688-5415

In addition, the City's Employee Assistance Program (EAP) can be reached 24 hours/day, 7 days/week by calling 317-962-2622, ext. 2.